

Attorney or Party Name, Address, Telephone & FAX Nos., State Bar No. & Email Address  Jeffrey I. Golden, State Bar No. 133040 jgolden@wglp.com P.O. Box 2470 Costa Mesa, California 92628-2470 Telephone 714-966-1000 Facsimile 714-966-1002  Chapter 7 Trustee  <input checked="" type="checkbox"/> Individual appearing without attorney <input type="checkbox"/> Attorney for:	FOR COURT USE ONLY
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<b>UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA - SANTA ANA DIVISION</b>	
In re: ROBERT JAMES RUBLE,       Debtor(s).	CASE NO.: 8:20-bk-10617-ES CHAPTER: 7       <b>NOTICE OF SALE OF ESTATE PROPERTY</b>

<b>Sale Date:</b> 02/17/2022	<b>Time:</b> 10:30 am
<b>Location:</b> United States Bankruptcy Court, Courtroom 5A, 411 West Fourth Street, Santa Ana, California 92701	

**Type of Sale:** ☒ Public ☐ Private **Last date to file objections:** 02/03/2021

**Description of property to be sold:** All of the Estate's right, title and interest in the residential real property located at 7436 McKinley Circle, Buena Park, California 90620.

**Terms and conditions of sale:** Subject to overbid. Earnest money deposit of \$25,000.00 required. Sale is "as is, where is," with no warranties or guaranties of any kind. Offer must be non-contingent and "all cash" to the estate (i.e. buyer has immediately available third-party funding). Sale is subject to Bankruptcy Court approval. Other terms and conditions apply; see motion on file with the Clerk of Court. See attached Notice of Hearing.

**Proposed sale price:** \$ 725,000.00

**Overbid procedure (if any):** Overbid increments: \$5,000.00 initial / \$1,000.00 thereafter. \$25,000.00 earnest money deposit. See attached overbid procedures.

**If property is to be sold free and clear of liens or other interests, list date, time and location of hearing:**

Sale Date: February 17, 2022 at 10:30 a.m.

Location

United States Bankruptcy Court

Central District of California, Santa Ana Division

411 W. Fourth Street, Courtroom 5A, Santa Ana, CA 92701

Hearing to be conducted remotely using ZoomGov audio and video. Video and audio connection information for the hearing will be provided on Judge Smith's publicly posted hearing calendar, which may be viewed online at: <http://ecf-ciao.cacb.uscourts.gov/CiaoPosted/?jid=ES> and selecting "Judge Smith" from the tab on the left side of the page.

**Contact person for potential bidders (include name, address, telephone, fax and/or email address):**

Clarence Yoshikane

Berkshire Hathaway HomeServices

California Properties

1400 Newport Center Drive, Suite 200

Newport Beach, CA 92660

(714) 606-5765

clarence.yoshikane@gmail.com

Date: 01/20/2022

**Overbid Procedures - Case No. 8:20-bk-10617-ES**

The Trustee proposes the following procedure to allow for overbids prior to the Court's approval of the sale of the Property to ensure that the Property is sold for the best possible price:

1. Qualifying bidders ("Qualifying Bidder") shall:
  - a. Bid at least \$730,000.00<sup>1</sup> in cash for the Property;
  - b. Set forth in writing the terms and conditions of the offer that are at least as favorable to the Trustee as those set forth in the Purchase Agreement attached as **Exhibit 7**;
  - c. Be financially qualified, in the Trustee's exercise of his sound business judgment, to close the sale as set forth in the Purchase Agreement;
  - d. Submit an offer that does not contain any contingencies to closing the sale, including, but not limited to, financing, inspection, or repair contingencies;
  - e. Submit a cash deposit in the amount of \$25,000.00 ("Overbid Deposit") payable to Jeffrey I. Golden, Chapter 7 Trustee for the Bankruptcy Estate of Robert James Ruble, in the form of a cashier's check, which Overbid Deposit shall be non-refundable if the bid is deemed to be the Successful Bid, as defined in paragraph 4 below. The Overbid Deposit, written offer, and evidence of financial qualification must be delivered to the Trustee (at the address shown in the upper left hand corner of the first page of this Motion) by no later than **4:00 p.m.**, Pacific Standard Time, two business days prior to the hearing on the Motion currently set for February 17, 2022 ("Overbid Deadline"). In his absolute and sole discretion, the Trustee shall have the right to accept additional overbids submitted prior to the hearing but after the Overbid Deadline.

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<sup>1</sup> The Trustee has received two overbids.

2. At the hearing on the Motion, only the Buyer and any party who is deemed a Qualifying Bidder shall be entitled to bid.
3. Any incremental bid in the bidding process shall be at least \$1,000.00 higher than the prior bid.
4. At the hearing on the Motion and upon conclusion of the bidding process, the Trustee shall decide, subject to Court approval, which of the bids is the best bid, and such bid shall be deemed to be the "Successful Bid." The bidder who is accepted by the Trustee as the successful bidder ("Successful Bidder") must pay all amounts reflected in the Successful Bid in cash at the closing of the sale. At the hearing on the Motion, and upon conclusion of the bidding process, the Trustee may also acknowledge a back-up bidder ("Back-Up Bidder") which shall be the bidder with the next best bid. Should the Successful Bidder fail to close escrow on the sale of the Property, the Trustee may sell the Property to the Back-Up Bidder without further Court order.
5. Overbids shall be all cash and no credit shall be given to the purchaser or overbidder(s).
6. Upon the conclusion of the auction, any Overbid Deposits, other than the deposits submitted by the Successful Bidder and the Back-Up Bidder, will be promptly returned. The deposit of the Back-Up Bidder will be returned promptly following the close of escrow for the sale of the Property to the Successful Bidder.
7. In the event the Buyer is not the Successful Bidder, then the Successful Bidder shall reimburse the Buyer up to \$1,000.00 in costs incurred. Only a physical inspection, termite inspection and loan appraisal are reimbursable expenses. Monies are to be collected by Escrow. Proof of monies spent shall be given to the Successful Bidder.

Jeffrey I. Golden, State Bar No. 133040  
jgolden@wglp.com  
P.O. Box 2470  
Costa Mesa, California 92628-2470  
Telephone: (714) 966-1000  
Facsimile: (714) 966-1002

Chapter 7 Trustee

**UNITED STATES BANKRUPTCY COURT**  
**CENTRAL DISTRICT OF CALIFORNIA - SANTA ANA DIVISION**

In re

ROBERT JAMES RUBLE,

Debtor.

Case No. 8:20-bk-10617-ES

Chapter 7

**NOTICE OF HEARING ON CHAPTER 7  
TRUSTEE'S MOTION FOR ORDER:**

- (1) AUTHORIZING SALE OF REAL  
PROPERTY FREE AND CLEAR OF  
LIENS, CLAIMS, AND INTERESTS  
PURSUANT TO 11 U.S.C. §§ 363(b)  
AND (f);**
- (2) APPROVING OVERBID PROCEDURES;**
- (3) APPROVING BUYER, SUCCESSFUL  
BIDDER, AND BACK-UP BIDDER AS  
GOOD-FAITH PURCHASER PURSUANT  
TO 11 U.S.C. § 363(m); AND**
- (4) AUTHORIZING PAYMENT OF  
UNDISPUTED LIENS, REAL ESTATE  
BROKER'S COMMISSIONS AND  
OTHER ORDINARY COSTS OF SALE**

**[7436 McKinley Circle, Buena Park,  
California 90620-3847, APN 135-145-15]**

**DATE: February 17, 2022**  
**TIME: 10:30 a.m.**  
**PLACE: Courtroom 5A**  
**411 West Fourth Street**  
**Santa Ana, California 92701**

**TO THE DEBTOR, CREDITORS, OFFICE OF THE UNITED STATES TRUSTEE AND  
ALL PARTIES IN INTEREST:**

**PLEASE TAKE NOTICE** that on **February 17, 2022 at 10:30 a.m.** in the United States Bankruptcy Court for the Central District of California, Santa Ana Division, located at 411 W. Fourth Street, Santa Ana, California, in Courtroom 5A, the Court will hold a hearing on the *Motion for Order: (1) Authorizing Sale of Real Property Free and Clear of*

1 *Liens, Claims, and Interests Pursuant to 11 U.S.C. §§ 363(b) and (f); (2) Approving*  
2 *Overbid Procedures; (3) Approving Buyer, Successful Bidder, and Back-up Bidder as*  
3 *Good-Faith Purchaser Pursuant to 11 U.S.C. § 363(m); and (4) Authorizing Payment of*  
4 *Undisputed Liens, Real Estate Broker's Commissions and Other Ordinary Costs of Sale*  
5 *("Motion")*<sup>1</sup> filed by Jeffrey I. Golden, the chapter 7 trustee ("Trustee") for the bankruptcy  
6 estate ("Estate") of Robert James Ruble ("Debtor"), which seeks an order:

7 1. approving the Purchase Agreement (defined below) and the sale of the real  
8 property located at 7436 McKinley Circle, Buena Park, California 90620-3847 ("Property"),  
9 as is, where is, with all faults, without warranty or recourse, but free and clear of any and  
10 all liens, claims, and interests, including the interest of the RJR Trust, together with all  
11 improvements, as well as all easements and appurtenances pursuant to 11 U.S.C.  
12 §§ 363(b) and (f);

13 a. to Hassan Twiet and Rania Hachzada ("Buyer"), whose address is  
14 1421 South Knot Ave #8, Anaheim, California 92804, for \$725,000.00 ("Purchase  
15 Price") pursuant to the terms of the *Residential Purchase Agreement and Joint*  
16 *Escrow Instructions and Addendum* entered into between the Trustee and the  
17 Buyer (together, "Purchase Agreement"), a copy of which is attached as Exhibit 7  
18 to the Motion; or

19 b. to the successful bidder whose purchase offer for the Property is  
20 accepted by the Trustee at the hearing on the Motion;

21 2. determining that the Buyer, the Successful Bidder, and the Back-Up Bidder  
22 are "good faith purchasers" pursuant to 11 U.S.C. § 363(m);

23 3. authorizing the return of any deposit made with the Trustee or escrow  
24 without further order to those who are not the buyer;

25 4. authorizing the Trustee to pay, through escrow, from the proceeds of the  
26 sale of the Property and without further order of the Court, the Wilmington Trust Lien, the  
27 Unsecured Tax Lien, real property taxes and assessments prorated as of the close of  
28 escrow, the broker's commission, and any escrow fees, title insurance premiums and  
other ordinary and typical closing costs and expenses payable by the Trustee pursuant to  
the Purchase Agreement or in accordance with local custom, including the Agent's  
Administrative Claim;

5. authorizing the Trustee to pay, from the Net Proceeds, any tax liability to the  
Estate from the sale;

6. determining that the sales proceeds remaining after payment of the items  
set forth above ("Net Proceeds") will not be disbursed without further order of this Court;

7. approving the overbid procedures outlined in the Motion;

8. authorizing the Trustee to execute any documents and take any and all  
necessary actions to consummate the sale of the Property, including signing any  
documents on behalf of the RJR Trust;

<sup>1</sup> All capitalized terms have the same meaning or definition as the capitalized terms in the Motion.

Jeffrey I. Golden, Chapter 7 Trustee  
P.O. Box 2470  
Costa Mesa, California 92626-2470  
Tel (714) 966-1000 Fax (714)-966-1002

9. reserving the Trustee's right to object to the validity, scope and priority of any disputed liens, claims and interest that have been or will be asserted against the Property;

10. waiving any requirements for lodging periods of the order approving the Motion imposed by Local Bankruptcy Rule 9021-1 and any other applicable bankruptcy rules; and

11. waiving the stay of the order approving the Motion imposed by Federal Rule of Bankruptcy Procedure 6004(h) and any other applicable bankruptcy rules.

Any tax liability to the Estate from the sale will be paid from the net sale proceeds.

On December 14, 2020, the Trustee filed the *Application of the Chapter 7 Trustee to Employ Real Estate Broker (Berkshire Hathaway HomeServices California Properties) and Agent Clarence Yoshikane Pursuant to 11 U.S.C. §§ 327 and 328* and notice thereon. On January 11, 2021, the Court entered the order approving the application.

The Trustee later sought to amend the terms of employment of the broker and Mr. Yoshikane ("Agent") to extend the term of the listing, to increase the listing price, and to include allowing the agent an administrative claim of up to \$10,000.00 to improve the appearance and condition of the Property in order to enhance its marketability.

On August 16, 2021, the Trustee filed the *Amended Application of the Chapter 7 Trustee to Employ Real Estate Broker (Berkshire Hathaway HomeServices California Properties) and Agent Clarence Yoshikane Pursuant to 11 U.S.C. §§ 327 and 328* ("Amended Application") and notice thereon. The employment terms provide for a total broker's commission aggregating five percent (5%) of the sales price of the Property, upon close of escrow, and for the Agent to have an allowed administrative claim in the Case for the amount of his out-of-pocket expenses, not to exceed \$10,000.00, which can be paid through escrow from the proceeds of sale of the Property. On September 20, 2021, the Court entered the order approving the Amended Application.

The Agent has incurred out-of-pocket expenses in connection with the Property for locksmith (\$195.00) and cleaning (\$200.00), for a total of \$395.00 ("Administrative Claim"). A copy of the Agent's receipts is attached to the Motion as Exhibit 4.

**PLEASE TAKE FURTHER NOTICE** that the Trustee seeks to sell the Property free and clear of any and all liens, claims, and interests.

According to the Preliminary Report prepared by Fidelity National Title Company with an effective date of November 10, 2021 ("Title Report"), a copy of which is attached to the Motion as Exhibit 5, the following items have been recorded against the Property:

Item 1 – property taxes for fiscal year 2021-2022, 1<sup>st</sup> installment of \$3,562.21 open, 2<sup>nd</sup> installment of \$3,562.21 open;

Item 2 - the lien of supplemental or escaped assessments of property taxes, if any, made pursuant to the provisions of Chapter 3.5 (commencing with Section 75) of the California Revenue and Taxation Code;

Items 3 – 7 – covenants, conditions, restrictions and easements;

Item 8 - a deed of trust to secure an original indebtedness of \$448,000.00 owing to Countrywide Bank, FSB, a Fed Savings Bank, recorded May 23, 2007, as

Jeffrey I. Golden, Chapter 7 Trustee  
P.O. Box 2470  
Costa Mesa, California 92628-2470  
Tel (714) 966-1000 Fax (714)-966-1002

Recording No. 2007-334147 of Official Records, the beneficial interest of which was assigned to Wilmington Trust, National Association, as successor Trustee to Citibank, N.A. as Trustee of Structured Asset Mortgage Investments II Inc., Bear Stearns Alt-A Trust II, Mortgage Pass-Through Certificates Series 2007-1, recorded November 7, 2017, as Recording No. 2017-472930 of Official Records ("Wilmington Lien"); and

Item 9 – a lien for unsecured property taxes recorded November 19, 2019 in the original amount of \$171.95, recorded November 19, 2019, as Recording No. 2019-468102 of Official Records ("Unsecured Tax Lien").

The Wilmington Lien and the Unsecured Tax Lien are undisputed. Pursuant to the Purchase Agreement, real property taxes and assessments are to be prorated between the Trustee and the Buyer through escrow as of the closing.

According to the Court's register of claims, a copy of which is attached to the Motion as Exhibit 6, the following relevant claim has been filed:

Claim Number	Claimant	Date Filed	Claim Amount/ Classification	Basis
16-1	Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A. as Trustee of Structured Asset Mortgage Investments II Inc., Bear Stearns Alt-A Trust II, Mortgage Pass-Through Certificates Series 2007-1, c/o Specialized Loan Servicing LLC	4/14/2020	\$287,162.31 – secured	Recordation of lien

Claim 16-1 ("Wilmington Trust Claim") filed by Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A. as Trustee of Structured Asset Mortgage Investments II Inc., Bear Stearns Alt-A Trust II, Mortgage Pass-Through Certificates Series 2007-1, c/o Specialized Loan Servicing LLC ("Wilmington Trust") asserts a secured claim against the Property in the amount of \$287,162.31.

The Trustee reserves the right to object to the validity, scope and priority of any disputed liens, claims and interest that have been or will be asserted against the Property.

Below is a calculation of the approximate net sale proceeds to the Estate:

Purchase Price		\$725,000.00
Buyer's initial deposit held by Trustee	\$ 20,000.00	
Loan Payoff	\$320,838.09	
County Taxes		\$2,533.13
Broker commission	\$36,250.00	
Title, taxes, recording charges	\$7,036.61	
Escrow charges	\$1,712.50	
Total	\$341,695.93	
Approximate Net proceeds	\$361,695.93 (including deposit held by Trustee)	

**PLEASE TAKE FURTHER NOTICE that all overbids must be in writing and must be submitted to the Trustee whose address is listed in the top left hand corner of the first page of the instant Notice. Overbids are due by 4:00 p.m., Pacific**



**Standard Time, two days before the hearing on the Motion currently scheduled for February 17, 2022 at 10:30 a.m.**

The Trustee proposes the following procedure to allow for overbids prior to the Court's approval of the sale of the Property to ensure that the Property is sold for the best possible price:

1. Qualifying bidders ("Qualifying Bidder") shall:
  - a. Bid at least \$730,000.00<sup>2</sup> in cash for the Property;
  - b. Set forth in writing the terms and conditions of the offer that are at least as favorable to the Trustee as those set forth in the Purchase Agreement attached to the Motion as Exhibit 7;
  - c. Be financially qualified, in the Trustee's exercise of his sound business judgment, to close the sale as set forth in the Purchase Agreement;
  - d. Submit an offer that does not contain any contingencies to closing the sale, including, but not limited to, financing, inspection, or repair contingencies;
  - e. Submit a cash deposit in the amount of \$25,000.00 ("Overbid Deposit") payable to Jeffrey I. Golden, Chapter 7 Trustee for the Bankruptcy Estate of Robert James Ruble, in the form of a cashier's check, which Overbid Deposit shall be non-refundable if the bid is deemed to be the Successful Bid, as defined in paragraph 4 below. The Overbid Deposit, written offer, and evidence of financial qualification must be delivered to the Trustee (at the address shown in the upper left hand corner of the first page of this Motion) by no later than **4:00 p.m.**, Pacific Standard Time, two business days prior to the hearing on the Motion currently set for February 17, 2022 ("Overbid Deadline"). In his absolute and sole discretion, the Trustee shall have the right to accept additional overbids submitted prior to the hearing but after the Overbid Deadline.
2. At the hearing on the Motion, only the Buyer and any party who is deemed a Qualifying Bidder shall be entitled to bid.
3. Any incremental bid in the bidding process shall be at least \$1,000.00 higher than the prior bid.
4. At the hearing on the Motion and upon conclusion of the bidding process, the Trustee shall decide, subject to Court approval, which of the bids is the best bid, and such bid shall be deemed to be the "Successful Bid." The bidder who is accepted by the Trustee as the successful bidder ("Successful Bidder") must pay all amounts reflected in the Successful Bid in cash at the closing of the sale. At the hearing on the Motion, and upon conclusion of the bidding process, the Trustee may also acknowledge a back-up bidder ("Back-Up Bidder") which shall be the bidder with the next best bid. Should the Successful Bidder fail to close escrow on the sale of the Property, the Trustee may sell the Property to the Back-Up Bidder without further Court order.
5. Overbids shall be all cash and no credit shall be given to the purchaser or overbidder(s).
6. Upon the conclusion of the auction, any Overbid Deposits, other than the deposits submitted by the Successful Bidder and the Back-Up Bidder, will be promptly returned. The deposit of the Back-Up Bidder will be returned promptly following the close of escrow for the sale of the Property to the Successful Bidder.

<sup>2</sup> The Trustee has received an overbid in the amount of \$730,000.00.

7. In the event the Buyer is not the Successful Bidder, then the Successful Bidder shall reimburse the Buyer up to \$1,000.00 in costs incurred. Only a physical inspection, termite inspection and loan appraisal are reimbursable expenses. Monies are to be collected by Escrow. Proof of monies spent shall be given to the Successful Bidder.

The Motion is based upon the Memorandum of Points and Authorities, the Declarations of Jeffrey I. Golden, Clarence Yoshikane, Hassan Twiet and Rania Hachzada, and the Exhibits attached to the Motion, all pleadings, papers and records on file with the Court, and on such other evidence, oral or documentary, as may be presented to the Court at the time of the hearing on the Motion.

Judge Smith will conduct the hearing remotely using ZoomGov audio and video. Video and audio connection information for the hearing will be provided on Judge Smith's publicly posted hearing calendar, which may be viewed online at: <http://ecf-ciao.cacb.uscourts.gov/CiaoPosted/?jid=ES> and selecting "Judge Smith" from the tab on the left side of the page.

**Your Rights May Be Affected.** You should read these papers carefully and discuss them with your attorney, if you have one. (If you do not have an attorney, you may wish to consult one.)

**Deadline for Opposition Papers.** The Motion is being heard on regular notice pursuant to LBR 9013-1. If you wish to oppose the Motion, you must file a written response with the Court and serve a copy of it upon the Movant at the address set forth above no less than **14 days** prior to the above hearing date. If you fail to file a written response to the Motion within such time period, the Court may treat such failure as a waiver of your right to oppose the Motion and may grant the requested relief.

**Hearing Date Obtained Pursuant to Judge's Self-Calendaring Procedure.** The undersigned hereby verifies that the above hearing date and time were available for this type of Motion according to the judge's self-calendaring procedures.

**PLEASE TAKE FURTHER NOTICE** that any party requesting a copy of the Motion or any supporting documents filed with the Court with respect to the Motion may contact the Trustee, Jeffrey I. Golden, by email at [jgolden@wgllp.com](mailto:jgolden@wgllp.com), by mail at P.O. Box 2470, Costa Mesa, California 92628-2470, or by telephone at (714) 966-1000.

Dated: January 20, 2022

By: /s/ Jeffrey I. Golden  
Jeffrey I. Golden, Chapter 7  
Trustee

## PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:

**650 Town Center Drive, Suite 600  
Costa Mesa, California 92626**

A true and correct copy of the foregoing document entitled (*specify*): Notice of Hearing on Chapter 7 Trustee's Motion For Order: (1) Authorizing Sale Of Real Property Free And Clear Of Liens, Claims, And Interests Pursuant To 11 U.S.C. §§ 363(B) And (F); (2) Approving Overbid Procedures; (3) Approving Buyer, Successful Bidder, And Back-Up Bidder As Good-Faith Purchaser Pursuant To 11 U.S.C. § 363(M); And (4) Authorizing Payment Of Undisputed Liens, Real Estate Broker's Commissions And Other Ordinary Costs Of Sale will be served or was served **(a)** on the judge in chambers in the form and manner required by LBR 5005-2(d); and **(b)** in the manner stated below:

**1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF):** Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On (*date*) January 20, 2022, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

Jamie Banda SBLBKInquiry@wellsfargo.com  
Bert Briones bb@redhilllawgroup.com,  
helpdesk@redhilllawgroup.com; BrionesBR69043@notify.bestcase.com; kathe@redhilllawgroup.com  
Paul W Cervenka paul.cervenka@bonialpc.com  
Claudia Coleman ccoleman@marshackhays.com, ccoleman@ecf.courtdrive.com  
Jeffrey I Golden (TR) lwerner@wgllp.com, jig@trustesolutions.net; kadele@wgllp.com  
Nancy L Lee bknotice@mccarthyholthus.com, nlee@ecf.courtdrive.com  
Kirsten Martinez Kirsten.Martinez@bonialpc.com, Notices.Bonial@ecf.courtdrive.com  
Austin P Nagel edward.yoo@bonialpc.com, Notices.Bonial@ecf.courtdrive.com  
Valerie Smith claims@recoverycorp.com  
United States Trustee (SA) ustpregion16.sa.ecf@usdoj.gov  
David Wood dwood@marshackhays.com,  
dwood@ecf.courtdrive.com; lbuchananmh@ecf.courtdrive.com; kfrederick@ecf.courtdrive.com

☐ Service information continued on attached page

**2. SERVED BY UNITED STATES MAIL:**

On (*date*) January 20, 2022, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

Robert James Ruble  
7079 Hoover Way  
Buena Park, CA 90620-3818  
Debtor

United States Trustee (SA)  
411 W Fourth St., Suite 7160  
Santa Ana, CA 92701-4500

☒ Service information continued on attached page

**3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL** (*state method for each person or entity served*): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (*date*) January 20, 2022, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

☒ Service information continued on attached page

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

1/20/2022  
Date

Gloria Estrada  
Printed Name

  
Signature

**SERVED BY EMAIL:**

Clarence.Yoshikane@gmail.com  
j\_toyama@verizon.net  
Steve@falconloans.com  
antonia@aaescrow.com  
daniel.brooks@fnf.com  
POCInquiries@BonialPC.com

**SERVED BY UNITED STATES MAIL:**

Robert J. Ruble, Trustee  
of the RJR Trust dated December  
3, 2013  
7079 Hoover Way  
Buena Park, CA 90620

Hassan Twiet  
Rania Hachzada  
1421 South Knot Ave #8  
Anaheim, CA 92804

Robert Braun  
Pacific Sotheby's International  
Realty  
1200 Newport Center Drive, Suite  
100  
Newport Beach, CA 92660

Clarence Yoshikane  
Jennifer Toyama  
Berkshire Hathaway  
HomeServices  
California Properties  
1400 Newport Center Drive, Suite  
200  
Newport Beach, CA 92660

Stephen Fulgham  
Falcon Investments and Loans Inc.  
1801 Park Court Place #103  
Santa Ana, CA 92701

Daniel Brooks  
Orange County Title Operations  
Manager  
Order No. 00369296-997-OC1-245  
Fidelity National Title Company  
1300 Dove Street, 3rd Floor  
Newport Beach, CA 92660

Antonia Delgado  
A & A Escrow Services, Inc.  
415 North Crescent Drive, Suite  
320  
Beverly Hills, CA 90210

Wilmington Trust, National  
Association,  
As Successor Trustee to Citibank,  
N.A. as

Trustee of Structured Asset  
Mortgage  
Investments II Inc. Bear Stearns  
Alt-A Trust II,  
Mortgage Pass-Through  
Certificates  
Series 2007-1  
1100 North Market Street  
Rodney Square North  
Wilmington, DE 19801

Wilmington Trust, National  
Association,  
As Successor Trustee to Citibank,  
N.A. as  
Trustee of Structured Asset  
Mortgage  
Investments II Inc. Bear Stearns  
Alt-A Trust II,  
Mortgage Pass-Through  
Certificates  
Series 2007-1  
c/o Specialized Loan Servicing  
8742 Lucent Blvd.  
Highlands Ranch, CO 80129

Wilmington Trust, National  
Association,  
As Successor Trustee to Citibank,  
N.A. as  
Trustee of Structured Asset  
Mortgage  
Investments II Inc. Bear Stearns  
Alt-A Trust II,  
Mortgage Pass-Through  
Certificates  
Series 2007-1  
c/o Specialized Loan Servicing  
6200 S. Quebec Street  
Greenwood Village, CO 80111

Peter Knapp  
Authorized Agent for  
Specialized Loan Servicing, LLC  
Bonial & Associates, P.C.  
PO Box 9013  
Addison, TX 75001

County of Orange  
Attn: Treasurer-Tax Collector

P.O. Box 1438  
Santa Ana, CA 92702-1438

Barclays Bank Delaware  
P.o. Box 8803  
Wilmington, DE 19899-8803

Barclays Bank Delaware  
P.o. Box 8803  
Wilmington, DE 19899-8803

Citibank, N.A.  
5800 S Corporate Pl  
Sioux Falls, SD 57108-5027

County of Orange  
P.O. Box 4515  
Santa Ana, CA 92702-4515  
Attn: Bankruptcy Unit

Employment Development Dept.  
Bankruptcy Group MIC 92E  
P.O. Box 826880  
Sacramento, CA 94280-0001

FRANCHISE TAX BOARD  
BANKRUPTCY SECTION MS  
A340  
PO BOX 2952  
SACRAMENTO CA 95812-2952

JEFFERSON CAPITAL SYSTEMS  
LLC  
PO BOX 7999  
SAINT CLOUD MN 56302-7999

Law offices of Geonovese &  
Owens  
216 N Tustin St  
Orange, CA 92867-7719

Sears/cbna  
Po Box 6217  
Sioux Falls, SD 57117-6217

Specialized Loan Servicing LLC  
8742 Lucent Blvd, Suite 300  
Highlands Ranch, Colorado  
80129-2386

Syncb/ppc  
Po Box 965005  
Orlando, FL 32896-5005

Berkshire Hathaway Homeservices  
California P  
Clarence Yoshikane  
1400 Newport Center Dr, Ste 200  
Newport Beach, CA 92660-0944

Citicards Cbna  
Po Box 6217  
Sioux Falls, SD 57117-6217

Discover Bank  
Discover Products Inc  
PO Box 3025  
New Albany, OH 43054-3025

Exxnmobil/cbna  
Po Box 6497  
Sioux Falls, SD 57117-6497

Franchise Tax Board  
Bankruptcy Section MS: A-340  
P.O. Box 2952  
Sacramento, CA 95812-2952

JPMORGAN CHASE BANK N A  
BANKRUPTCY MAIL INTAKE  
TEAM  
700 KANSAS LANE FLOOR 01  
MONROE LA 71203-4774

PORTFOLIO RECOVERY  
ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

Specialized Loan Servicing  
8742 Lucent Blvd. Suite 300  
Littleton, CO 80129-2386

Specialized Loan Servicing LLC  
6200 S. Quebec Street  
Greenwood Village, CO 80111-  
4720

Santa Ana Division  
411 West Fourth Street, Suite  
2030,  
Santa Ana, CA 92701-4500

Synchrony Bank  
c/o PRA Receivables  
Management, LLC  
PO Box 41021  
Norfolk VA 23541-1021

Bert Briones  
Red Hill Law Group  
15615 Alton Parkway  
Suite 210  
Irvine, CA 92618-7351

Discover Fin Svcs Llc  
Pob 15316  
Wilmington, DE 19850-5316

Franchise Tax Board  
Bankruptcy, PIT MS A340  
PO Box 2952  
Sacramento, CA 95812-2952

Internal Revenue Service  
P.O. Box 7346  
Philadelphia, PA 19101-7346

JPMorgan Chase Bank, N.A.  
s/b/m/t Chase Bank USA, N.A.  
c/o National Bankruptcy Services,  
LLC  
P.O. Box 9013  
Addison, Texas 75001-9013

Clear Recon Corp  
4375 Jutland Dr #200  
San Diego, CA 92117-3600

Specialized Loan Servicing LLC  
14841 DALLAS PARKWAY,  
SUITE 425  
Dallas, TX 75254-8067

Syncb/chevron Dc  
P.o Box 965015

Orlando, FL 32896-5015

Wells Fargo Bank, N.A.  
Default Document Processing  
MAC# N9286-01Y  
1000 Blue Gentian Road  
Eagan MN 55121-1663

Wilmington Trust, N.A. Trustee  
(See 410)  
c/o Specialized Loan Servicing  
LLC  
8742 Lucent Blvd, Suite 300  
Highlands Ranch, Colorado  
80129-2386

Wells Fargo Bank Nv Na  
P O Box 31557  
Billings, MT 59107-1557

Wells Fargo Home Mortgage  
Wells Fargo Bank, N.A.  
Attn: Bankruptcy Department  
4101 Wiseman Blvd.  
San Antonio, TX 78251-4200

Wilmington Trust, National  
Association, as S  
14841 DALLAS PARKWAY,  
SUITE 425  
Dallas, TX 75254-8067

Amex  
P.o. Box 981537  
El Paso, TX 79998-1537

Wells Fargo Bank, N.A.  
Wells Fargo Card Services  
PO Box 10438, MAC F8235-02F  
Des Moines, IA 50306-0438

Wells Fargo Payment  
Remittance Center  
PO Box 51174  
Los Angeles, CA 90051-5474

## PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:

650 Town Center Drive, Suite 600  
Costa Mesa, California 92626

A true and correct copy of the foregoing document entitled: **NOTICE OF SALE OF ESTATE PROPERTY** will be served or was served **(a)** on the judge in chambers in the form and manner required by LBR 5005-2(d); and **(b)** in the manner stated below:

**1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF):** Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On *(date)* 01/20/2022, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

☒ Service information continued on attached page

**2. SERVED BY UNITED STATES MAIL:**

On *(date)* \_\_\_\_\_, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

☐ Service information continued on attached page

**3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL** (state method for each person or entity served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on *(date)* \_\_\_\_\_, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

☐ Service information continued on attached page

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

01/20/2022

Gloria Estrada

Date

Printed Name

  
Signature

**TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF):**

Jamie Banda SBLBKInquiry@wellsfargo.com  
Bert Briones bb@redhilllawgroup.com,  
helpdesk@redhilllawgroup.com;BrionesBR69043@notify.bestcase.com;kathe@redhilllawgroup.com  
Paul W Cervenka paul.cervenka@bonialpc.com  
Claudia Coleman ccoleman@marshackhays.com, ccoleman@ecf.courtdrive.com  
Jeffrey I Golden (TR) lwerner@wglp.com, jig@trustesolutions.net;kadele@wglp.com  
Nancy L Lee bknotice@mccarthyholthus.com, nlee@ecf.courtdrive.com  
Kirsten Martinez Kirsten.Martinez@bonialpc.com, Notices.Bonial@ecf.courtdrive.com  
Austin P Nagel edward.yoo@bonialpc.com, Notices.Bonial@ecf.courtdrive.com  
Valerie Smith claims@recoverycorp.com  
United States Trustee (SA) ustpreion16.sa.ecf@usdoj.gov  
David Wood dwood@marshackhays.com,  
dwood@ecf.courtdrive.com;lbuchananmh@ecf.courtdrive.com;kfrederick@ecf.courtdrive.com